

Card Processing Rates and Pricing (Your Schedule 'A')

Services Provided / Discount Rates & Fees

Application / Account Type	
<input type="checkbox"/> New Merchant <input type="checkbox"/> Change of Ownership or Current Merchant Number _____	<input type="checkbox"/> Reprogrammed Merchant <i>(Please include most recent processing statement)</i> W/K: V K S T

Monthly Processing And Sale Amounts			
Monthly Processing Limit \$ _____ <i>(Visa®, Mastercard® and Discover® Network combined)</i>	Average Sale \$ _____	Highest Sale \$ _____	Any Unusual Processing Expected? _____

Discount Rates			
	Qualified Rate*	Mid-Qualified Rate	Non-Qualified Rate
Visa, Mastercard, Discover Network - Credit	1.68 %	2.29 %	3.49 %
Visa, Mastercard, Discover Network - Debit	1.68 %	2.29 %	3.49 %

Pass-Through All Interchange Costs** Pass-Through All Assessments***

* For retail merchants to receive the qualified rate, all transactions must meet all qualified transaction criteria as established by Visa, Mastercard and Discover Network, including, but not limited to, a successful swipe of the credit card and batch closure within 24 hours of authorization.

* For MO/TO, Internet merchants to receive the qualified rate, all transactions must meet all qualified transaction criteria as established by Visa, Mastercard and Discover Network, including, but not limited to, an Address Verification Service (AVS) attempt and an order/invoice number in the transaction. Batch must be closed within 24 hours of authorization.

* Currently, only the Qualified Rate will be charged for Discover Network transactions. You will be notified via your month-end statement when the Mid- and Non-Qualified rates will be charged for Discover Network.

** If checked, merchant will pay all association interchange directly, at the current applicable rates.

*** If checked, merchant will pay all association assessments directly, at the current applicable rates.

Pin-Based Debit
<input checked="" type="checkbox"/> Include Pin-Based Debit Acceptance in Merchant Setup Debit network fees will be passed through directly to merchant at current network rates, in addition to any Per-Item fee listed below.

Per Item / Occurrence	
Visa, M/C, D/N Credit	\$0.10
Visa, M/C, D/N Debit	\$0.15
Per Authorization	\$0.15
Pin-Based Debit	\$0.15
EBT	\$0.15
Batch Deposit	\$0.25
Wireless Transaction	N/A
Chargeback	\$25.00
Retrieval Request	\$5.25
Voice Authorization	\$2.00
Acquirer Access Fee	\$0.02
Return	\$0.30
AVS Attempt	\$0.10
ACH Reject / NSF	\$25.00
ACH Change Fee	\$15.00

Monthly Charges	
Minimum Discount	\$25.00
Statement, C/S	\$10.00
Debit Access	N/A
Wireless Access <i>(Per Terminal)</i>	N/A
Online Reporting	N/A

Other Charges	
Annual Fee	N/A